

**SOUTHERN BAPTIST CONVENTION.**  
A Brief Account of the Twenty-third Annual Session.  
New Orleans, La., May 10, 1877.  
The Southern Baptist Convention has just closed its twenty-third session here. Owing to the scarcity of money and the remoteness of the place from the Atlantic States, the delegation was smaller than usual—only one hundred and sixty-five delegates being in attendance. South Carolina was entitled to forty delegates, but only twelve, as follows: Rev. J. C. Furman, D. D., Rev. Richard Furman, D. D., Rev. C. H. Toy, L. D., Rev. J. L. Chambliss, D. D., Rev. J. S. Jordan, L. W. Sanders, Rev. R. N. Pratt, Rev. S. M. Richardson, Messrs. J. C. Smith, Presley Smith, J. H. McLeod and Rev. Wm. Henry Strickland.

Dr. J. F. Boyce, of Kentucky, was elected President, and Dr. O. F. Gregory, of Alabama, and Hon. W. C. Coker, of Virginia, were elected Secretaries. Dr. C. E. Blocker, of Chicago, was received as a correspondent from the American Home Mission Society of the North. The President addressed five brethren to bear fraternal greetings to our Northern brethren, soon to assemble in convention at Providence, Rhode Island.

The introductory sermon was preached by Dr. McQuibbin, of Richmond, Va., and was pronounced a "masterly effort." His subject was "True Greatness. It Comes from Sacrifice and Self-denial."

The report on Home Missions was read by the Corresponding Secretary, Dr. McIntosh, showing that retrenchment in the expenditures of the Board have been made, and outstripping of the work to meet the diminished receipts. Paid agents have to a large extent been dispensed with, and pastors and churches are urged to contribute regularly to the work.

The condition of our colored population was discussed, and measures adopted to give them the gospel. It seemed to be the sense of the Convention that the time had come for Southern Baptists to enter vigorously upon this work, and labor to evangelize the race. It was thought that the pastors and churches engaged by the war were waiting out, and a feeling of kindness is springing up between the races. Rev. Mr. Newman, a colored man, pastor of a Church in New Jersey, was invited to speak. He made a noble, sensible speech, in which he acknowledged the ignorance and prejudice of the masses of his people. He invited his white brethren to labor among the colored people, assuring them that they would be kindly received and appreciated. He told that their grant was *evangelical and Christianization*. Dr. Roberts and others (white) spoke, testifying to the fact that the colored people were anxious to have the ministrations of their white brethren.

The authorities of the Union Territory have offered to the Home Mission Board of the Southern Baptist Convention 100 acres of land as a site, and \$5,000 as a grant, to build a school, and to build a school building upon it, and to keep it a school, and to teach one hundred of their children yearly—fifty boys and fifty girls. The offer was accepted. The state of the wild times was considered, and one white missionary, one native missionary and one interpreter were appointed for them.

I am glad to report the debt that has crippled our energies in Home Mission work is much reduced, and on a fair way of extinguishment. With this debt paid, our Home Board will resume its wonted power and usefulness.

The foreign mission work is encouraging, but we need more missionaries. In Africa we have but two. They cannot do the work. The black people there are calling loudly for the gospel, and an African King has offered to build a Chapel of Christianity on his people. About fifteen baptisms were reported there. In China the work is crippled because of the absence of several of our best missionaries, who are at home on sick furlough. Five new cities have just been opened to the missionaries, and Providence seems to be opening the door for Christians to enter in and work.

A number of offerings were reported from China. In Italy Dr. Taylor not only holds his ground, but is preparing to enlarge his field by establishing new stations. All things taken together, we have much cause to thank God for his abundant mercy and our successful work.

Some fine speeches were made on the mission work, the best of which—Dr. Winkler—was dedicated for publication. The Convention was pleasant and harmonious, and all were glad to enjoy the meeting. The next session will be held at Nashville, Tennessee, in May, 1878. Dr. J. H. McLeod was elected to preach the dedicatory sermon. Dr. H. Carroll, of Tennessee, presided over the Convention with grace, dignity and ability, and won the affection of all who were just rulers and guides to the members.

Resolutions touching the death of Dr. Furman and others were passed, and the subject of the death of Dr. Furman was discussed.

New Orleans is a great city; its commerce is increasing, and it is becoming a great city. The population is over 200,000.

**USURY LAWS.**  
The writer does not wish to advance any views of his own in reference to the propriety and right to enact what is known as a usury law, but to rather give the views of distinguished authors on political economy, all of whom, from Adam Smith down to the present, condemn usury laws as unjust, unwise and inexpedient. The opinions of such men—who sought truth without regard to whether this or that view of a question would be popular or unpopular—are certainly entitled to our consideration.

Mr. Wayland says: "I believe all enactments establishing a legal rate of interest are injurious and unwise. The only enactment of any value would be one which should define the usual rate when nothing was said about it in the contract. The use of this would be to prevent disputes. Some of the reasons for this opinion are the following:

"1st. Such laws violate the right of property. The real price of capital cannot be fixed by law any more than the real price of labor, or iron, or any other commodity. There is, therefore, no more reason for assigning it a fixed value than there is for assigning a fixed value to any other commodity.

"2nd. The price of money is really more variable than that of any other commodity. Most other commodities have but one source of variation, viz.: use or profit. But capital in the form of money is liable to two sources of variation: risk and use. These vary at different times, in different investments and with different individuals. There is, therefore, less reason why the price of money should be fixed by law than why the price of anything else should be so fixed.

"3rd. These laws instead of preventing give rise to great and disastrous fluctuations in the price of money. 'Supposes that to-day money is worth in the ordinary operations of business ten per cent, and it is worth six per cent. to-morrow. A man will as soon loan as employ it in business if he can get more than ten per cent. There will then be a fair supply of money in the market. But the price of capital also so that in the ordinary operations of business capital is worth twenty per cent. If now the rate of interest rises to six per cent., the rate of profit, the same individual would be as willing to loan as to employ it. The high rate of interest would be as willing to loan as to employ it. The high rate of interest would be as willing to loan as to employ it.

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of cotton, and you will at once see how disastrous it must be to the poor and laboring men of our country. It is idle to say that money will seek investment in manufactures when supply and demand, as well as low prices of manufactured articles, attest the fact that too much capital has already been diverted in that direction. It is folly to think of legislation property and money at low rates of interest, interest exists. This can be brought about only by, economy and labor properly directed. When an enactment (such as a usury law) is an infraction of the property, or rather the use of that which is due to the owner, therefore wrong of itself—ought not our legislators to have more cogent reasons than mere doubtful expediency to guide them?

**USURY AND "A."**  
MR. EDITOR: In your last week's issue I notice a communication from "A" in reply to my "doggerel" and my "inconsiderate" article on usury, which I would not notice, as I have already corrected the error to which he alludes, and as you have in your editorial on the usury bill given in many reasons why the usury law is a money-lender, borrower, or either.

If he means to say that farmers, merchants or mechanics never borrow money to make their "bread and meat," that is to make their living, then he cannot be a money-lender, or if one, has remained in blissful ignorance as to what occupation his debtors followed. If not a money-lender, then he is the first in my knowledge of his class who opposes the usury law.

He cannot be a borrower, or if so, he belongs to some other class than those mentioned, and thinks up, other class so unfortunate as his own as to have to borrow money.

He then must be like the old woman who had bought a new pot—neither a lender nor borrower.

O, happy creature! His mind is never troubled about lending money, and whether the security is good. His peace of slumbers at night are never disturbed about unprofitable investments and the collection of money out of interest. He is never troubled about foreclosing a mortgage for fear the property would soon be not sufficient to pay debt, interest and costs. He is never perplexed with the problem of loss and gain, and on the other hand he is never troubled with the question, how shall he meet the payment of a bank note shortly to become due. He is never worried with the thought, how shall I be able to support my family.

He sees no evil effects of high interest. Not so! He does not borrow, and therefore high interest does not effect him. In business of this kind he is sure that he plays no more for what he consumes than money commands twenty per cent. than when it commands only seven per cent. He thinks if there were no interest, whiskey and tobacco that the price would be reduced. But he is not a borrower, or he would see through this nonsense.

But he does not see one incident in the transactions of life. He is quiet and I am sure is interrupted by an unexpected incident. A lady came to town to buy corn, and was asked by a merchant fifty cents cash, or one dollar and fifty cents on time. Her intuition prompted her to go to the bank and borrow money at twenty per cent, and she saved by the transaction forty cents on the bushel. He does not state whether she gave personal security, or what interest he noted when she matured. But the lady noted wisely, (as all ladies do), therefore to the merchant a lesson, and borrow money at the bank at twenty per cent, and pay cash for their supplies. But a man, I presume, under the same circumstances would have done a foolish thing and bought the corn on time. What a pity he has not many ladies who would take part in the business transactions of life. This would seem to be the sum of "A."

I wonder how much bank stock "A" has, and at what it can be bought. Perhaps it would be to his interest to sell it, and to use the proceeds to buy a few more of the same kind. But the lady noted wisely, (as all ladies do), therefore to the merchant a lesson, and borrow money at the bank at twenty per cent, and pay cash for their supplies. But a man, I presume, under the same circumstances would have done a foolish thing and bought the corn on time. What a pity he has not many ladies who would take part in the business transactions of life. This would seem to be the sum of "A."

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cause the country is in a bad condition financially, therefore capitalists should have the right to exact and collect from the borrower a high rate of interest, to make the capitalists prosper, or, the unfortunate, opposition of others, to build them up, while it ruins the industrial enterprises of the County, and is to oppress the oppressed. This fact proves conclusively the necessity for a strict usury law, and that will protect the weak against the strong.

But "A" would assign the financial condition to other causes, to wit—homelessness and idleness. While I am not disposed to liken an usury law to the homeless and idle laws, I am unwilling that he should in such a manner attempt to avoid the issue as to the usury law. The high rate of interest has certainly done as much harm as either the homeless or the idle law, if not more. Its effects, as I have already stated, are felt by all except capitalists, and its injurious effects are more general in its character. I am informed that this law has been practically repealed. Let us now have a strict usury law, a reduction in the amount claimed under the homeless law, and we may expect in no distant future to see our County begin again to flourish.

But if "A" desires to relate any more instances of the good of a bank in our midst, and to discuss for the good of the country the subject of usury, in a calm, cool and dispassionate manner, I am willing to break the monopoly of the summer months by discussing the subject with him. I think it will effect good, and cause others to begin to think whether or not they are interested. If "A" does not desire to go so, I hope he will at least gratify my curiosity by telling me how much money he has in the bank, and whether he is a lender, borrower, or whether he is like the old woman who had bought a new pot.

**A Milk and Water Philosopher.**  
Max Adler, in the Philadelphia Bulletin, writes as follows:

We went over to see Biles, our milkman, the other day, and we found him in two back of the door of his shop, and about his dairy being in a bad way when the pump was out of order. Biles said:

Oh, I ain't going to deny that we wait for the milk. I don't mind the joking about it. But all I say is that when people say we do it from mercenary motives they slander the profession. No, sir, when I put water in the milk I do it out of kindness for the people who drink it. I ain't a philosopher, I'm a philanthropist, because I'm a milkman, and I'm a milkman.

Now, when a cow is in a bad way, and it makes her milk unwholesome, I give it a dash of two of water, and up it comes to the top. I ain't a philosopher, I'm a philanthropist, because I'm a milkman, and I'm a milkman.

Or, if a cow is in a bad way, and it makes her milk unwholesome, I give it a dash of two of water, and up it comes to the top. I ain't a philosopher, I'm a philanthropist, because I'm a milkman, and I'm a milkman.

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**The State Debt.**  
The following is a portion of a report made in the House of Representatives on the question of appropriating \$300,000 to pay the past due interest on the bond debt of the State. It gives a very good outline of the arguments used in the debate on each side of the question:

"Upon this Mr. Aldrich (Dem.) had the floor, and he said he was of opinion that all the difficulty which might arise from the tendering of coupons in payment of taxes might be avoided by the creation of a claim to the effect that county treasurers, in collecting taxes shall receive nothing but gold, silver, United States legal tender notes and National Bank bills. He was assured that the taxpayers would rather pay the tax than submit themselves to the courts for a remedy which would not be worth the cost of getting it. In reference to the tendering of bills of the Bank of the State, all they had to do was to put in a provision that they would receive a receipt from the county treasurer, that the State recognized them as a legal debt and would pay them in time. Mr. Aldrich then took up his second proposition, viz: that the people should pay the debt if they were able. He said that the people were able to pay the debt, and that the State should recognize them as a legal debt and would pay them in time. Mr. Aldrich then took up his second proposition, viz: that the people should pay the debt if they were able. He said that the people were able to pay the debt, and that the State should recognize them as a legal debt and would pay them in time. Mr. Aldrich then took up his second proposition, viz: that the people should pay the debt if they were able. He said that the people were able to pay the debt, and that the State should recognize them as a legal debt and would pay them in time. Mr. Aldrich then took up his second proposition, viz: that the people should pay the debt if they were able. He said that the people were able to pay the debt, and that the State should recognize them as a legal debt and would pay them in time. Mr. Aldrich then took up his second proposition, viz: that the people should pay the debt if they